

In adopting reforms to the system of providing health care in the United States, Congress and the President should take heed of the adage “First, do no harm”. Many Americans, particularly the 160 million who benefit from employer provided health insurance are happy with their coverage, their chosen doctor and the coverage provided under their plan.

I believe that reform should *not* be paid for by taxing the benefits of those already covered. They should not force anyone to change plans or providers. Finally, expanded coverage to the uninsured should not add to the ballooning federal deficit.

That said there are serious problems with our existing system. I’ve talked with small business owners who have seen their insurance renewals denied because one employee became sick or was injured. Others have complained about sustained policy price increases or exclusions of existing medical problems. These types of complaints point towards the insurance reform I have been pushing for 20 years; to have the insurance industry play by the same rules as other industries in America. Insurance companies and Major League Baseball are the only two industries exempt from anti-trust laws. That means insurance companies can legally collude to raise prices and exclude individuals from coverage. I have introduced legislation, H.R. 1583, to repeal this exemption. The Consumer Federation of American estimates that repealing the anti-trust exemption could help lower healthcare premiums by 10 percent. While there is room for debate on how we can achieve it, making sure that every American has access to affordable health coverage is now more important than ever.

Congress is currently drafting the health care reform bill. In the House, our version, HR 3962, the Affordable Health Care For America Act passed in November of 2009. I have detailed provisions of the bill that help Oregonians below. I have also included links to the text of the bill itself, a section by section summary, as well as explanations of other key provisions.

[The Insurance Industry Competition Act of 2009 - Introduced By Congressman DeFazio](#) (.pdf)

[H.R. 3962, the Affordable Health Care For America Act: Complete Bill Text](#) (.pdf)

[H.R. 3962, Affordable Health Care for America Act, Section by Section Summary](#) (.pdf)

[The Impact of the America's Affordable Health Choices Act in Oregon's 4th District](#) (.pdf)

[MythBusters: Dispelling the Myths surrounding the Affordable Health Care For America Act](#)

[Impact on Small Businesses](#)

[Strengthening Medicare](#)

[Benefits to Rural Oregon](#)

[Insurance Reform](#)